



What is identity theft?

Identity theft is the act of collecting another person's personal information with the intent to use that information for criminal purposes.

In Canada, it is illegal to possess another person's identity information for criminal purposes.

What is identity fraud?

Identity fraud is when a person actually uses someone else's identity information to commit fraud (ex: using someone else's credit card or debit card information).

How can someone steal my identity?

Identity theft can be done in many ways, including:

- Stealing your mail
- Stealing from your wallet, home, or car
- Going through your garbage
- Phone calls or emails where the thief pretends to be your bank, your employer, a credit agency, or an old friend
- Fake websites
- Hacking into your email, online banking, or other website that has your personal information

What information do identity thieves steal?

- Full name
- Full address
- Date of birth
- Social Insurance Number
- Mother's Maiden Name
- Username and password for online use
- Bank account numbers
- Personal Identification Numbers (PIN)
- Credit Card Information
- Driver's License Number
- Passport Number
- Signature

What do identity thieves do with your information?

- Buy things with your debit or credit card
- Apply for social assistance
- Transfer money from your bank account or credit card to their bank account
- Open new bank accounts
- Apply for loans, credit cards, or other goods and services
- Hide their criminal activities

How do I know if my information has been stolen?

Warning signs that you may be a victim of identity theft:

- Your bank/credit card statements show transactions, withdrawals, or transfers that you did not make;
- Collection agencies or creditors are calling you for accounts that you do not have or purchases that you did not make;
- You are receiving calls from creditors who say you have been approved or denied credit that you did not apply for;
- You apply for credit and are denied because of unexpected reasons (i.e., because of a debt you do not recognize on your credit report).

How can I protect myself?

Here are some ways to make sure that your personal information is as safe as possible:

- Never let anyone borrow your debit or credit card;
- Never give your PIN to anyone. Memorize your PIN and avoid writing it down anywhere;
- Use creative passwords that are not obvious for all of your online accounts and avoid using the same password for all of your accounts;
- Never give personal information over the phone to anyone you are unsure about;
- Do not reply to suspicious or unusual emails, especially those that ask for personal information;
- Do not share personal information over social networking sites like Facebook or Twitter;
- Shred documents containing personal information before you throw them away;
- Use anti-virus and anti-spam protection programs on your computer and update them regularly;
- Carry only the identification you need. Keep all other identification (passports, SIN, birth certificate) at home in a safe place.
- Cover the pin pad when entering your PIN for debit/credit transactions and at ATMs;
- If you shop online, or use other websites that require personal information, look for a lock symbol and "https://" at the start of the site's web address to make sure the website is secure;
- Take your mail out of your mailbox as soon as you can. Keep your mail in a safe place at home. If you go out of town, ask a trusted neighbour to pick up your mail;
- Check your bank and credit card statements on a regular basis. Call your bank or credit card company if you see anything that looks unusual.

What should I do if I think I am a victim of identity theft?

If you think or know you are a victim of identity theft or fraud:

Step 1: Call your local police department and file a report.

Step 2: Call your bank/ financial institution and credit card company. You may need to change your account numbers, PINs and/or get new debit or credit cards. Ask your bank/ financial institution and credit card company what else they can do to stop the thief from using your accounts.

Step 3: Cancel any missing identification. If the thief has stolen your government-issued identification, such as your driver's license, health card, passport, or birth certificate, you need to cancel them immediately. Call ServiceOntario toll free at 1-800-267-8097 for help with this process. If your Social Insurance Card is lost or stolen, contact your employer and Service Canada immediately by calling 1-800-206-7218 or visiting your local Service Canada Centre. To find the Centre nearest you visit www.servicecanada.gc.ca or call 1-800-O-Canada (1-800-622-6232).

Step 4: Call the two national credit bureaus and tell them to put a "fraud alert" on your credit reports. Ask each of them for a copy of your credit report. They must provide you with one free credit report by mail if you ask for it.

Equifax Canada

➤ Toll free: 1-800-465-7166

TransUnion Canada

➤ Toll free: 1-877-525-3823

Step 5: Report the identity theft or fraud to the Canadian Anti-Fraud Centre (CAFC) at 1-888-495-8501 or by visiting www.antifraudcentre-centreantifraude.ca.

Where can I get more information?

- Steps to Justice <http://stepstojustice.ca/category/legal-topic/consumer-law/identity-theft>
- Your Legal Rights <http://yourlegallrights.on.ca/legal-topic/consumer-law/identity-theft>
- Community Legal Education Ontario (CLEO) www.cleo.on.ca/en/publications/idtheft
- Financial Consumer Agency of Canada: www.fcac-acfc.gc.ca
- Canadian Anti-Fraud Centre: www.antifraudcentre-centreantifraude.ca.
- Office of the Privacy Commissioner: https://www.priv.gc.ca/faqs/index_e.asp

Sources:

- www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm
- www.cleo.on.ca/en/publications/idtheft#full
- https://help-en.equifax.ca/app/answers/detail/a_id/306/noIntercept/1